

Case No: 07-17951-FJB

UNITED STATES BANKRUPTCY COURT

District of Massachusetts

In re: Marian Jerine Saunders

Case No: 07-17951-FJB

Chapter: 13

Property Address: 5 Warwick Street, Boston, MA 02120

Last four digits of any number you use to identify the debtor's account: XXXXXX3997

Court Claim No. (if known) I

**RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

As contemplated by Fed. R. Bankr. Proc. 3002:

Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2005-3 Asset-Backed Certificates, Series 2005-3

("Creditor") hereby responds to that certain Notice of Final Cure Payment ("Cure Notice") dated 4/19/2013 [and filed on 4/22/2013] and filed as Docket No. 82.

**Pre-Petition Default Payments**

☒ Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim

☐ Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

Total Amount Due: \$0.00

Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this response.

**Post-Petition Default Payments**

☒ Agrees that Debtor(s) is current with respect to all payments consistent with §1322(b)(5) of the Bankruptcy Code.

☐ Disagrees that Debtor(s) is current with respect to all payments consistent with §1322(b)(5) of the Bankruptcy Code, and states that the total amount due to cure post-petition arrears is:

Total Amount Due: \$0.00\*

\* The loan is due for the 5/1/2013 post-petition payment in the amount of \$3,660.60.

Attached as Schedule of Amounts Outstanding on Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this response to the Cure Notice.

The amounts due identified on this response may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by Creditor.

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The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box

☐ I am the creditor. ☒ I am the creditor's authorized agent. (Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Response to Notice of Final Cure Payment is true and correct to the best of my knowledge, information, and reasonable belief.

X

S. DeLage

Signature

X

5/9/2013

Date (MM/DD/YYYY)

Name:

Samantha J. DeLage

First Name

Middle Name

Last Name

Title:

Authorized signor as vice president for

Company:

Homeward Residential, Inc.

Address:

c/o Ocwen Loan Servicing, LLC

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

City

State

ZIP Code

Phone:

561-682-8600

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MASSACHUSETTS  
EASTERN DIVISION

In Re: Marian Jerine Saunders	Case Number 07-17951-FJB Chapter 13
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**CERTIFICATE OF SERVICE**

I, Marcus E. Pratt, Attorney for **Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-3, Asset-Backed Certificates, Series 2005-3 and/or its successors and assigns** hereby certify that on May 10, 2013 I electronically filed the foregoing *Response to Notice of Final Cure Mortgage Payment* with the United States Bankruptcy Court for the District of MA using the CM/ECF System. I served the forgoing documents on the following CM/ECF participants:

John Fitzgerald, U.S. Trustee  
Carolyn Bankowski, Trustee  
Terrence L. Parker, Esquire

I certify that I have mailed by first class mail, postage prepaid the documents electronically filed with the Court on the following non-CM/ECF participants:

Marian Jerine Saunders  
5 Warwick Street  
Boston, MA 02120

Tax Collector:  
City of Boston, MA  
1 City Hall Square  
Boston, MA 02201

/s/ Marcus E. Pratt  
Marcus E. Pratt, Esquire  
BBO #684610  
Korde & Associates, P.C.  
321 Billerica Road, Suite 210  
Chelmsford, MA 01824-4100  
Tel: (978) 256-1500  
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